

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

ARLENE A. JENKINS

Debtor(s)

Case No. 12-70122JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2012.
- 2) The plan was confirmed on 05/02/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/05/2012, 06/23/2016, 09/01/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/22/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,099.54.
- 10) Amount of unsecured claims discharged without payment: \$42,553.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,574.67
Less amount refunded to debtor	\$145.07

**NET RECEIPTS: \$27,429.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,084.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,884.22**

Attorney fees paid and disclosed by debtor: \$50.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE CREDIT COUNSELING :	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA **	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DE++	Unsecured	3,387.00	3,363.21	168.16	168.16	0.00
BARCLAYS BANK DE++	Unsecured	755.00	755.35	37.77	37.77	0.00
BBNT/BB&T/SCSR 1ST VA BANK SW	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHADWICKS OF BOSTON++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	3,241.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	422.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	2,689.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	242.39	242.39	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	54.44	54.44	0.00
CREDIT COLLECTIONS USA	Unsecured	28.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,125.00	1,247.68	1,247.68	152.30	0.00
DEPARTMENT STORES NATIONAL B.	Unsecured	339.00	339.32	339.32	41.42	0.00
DISCOVER BANK(*)	Unsecured	11,608.00	11,854.77	11,854.77	1,447.11	0.00
EDDIE BAUER*	Unsecured	0.00	NA	NA	0.00	0.00
FDS NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIA CARD SERVICES** SCCSR BANK	Unsecured	6,790.00	6,790.41	6,790.41	828.91	0.00
FORD MOTOR CREDIT CO(*)	Unsecured	0.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	664.00	NA	NA	0.00	0.00
GEMB / OLD NAVY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB / OLD NAVY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KEYSTONE RECOVERY PARTNERS L	Unsecured	1,169.00	1,169.40	1,169.40	142.75	0.00
MARRIOTT EMPLOYEES FCU	Unsecured	0.00	6,837.63	6,837.63	834.67	0.00
MARRIOTT EMPLOYEES FCU	Unsecured	0.00	5,096.35	5,096.35	622.11	0.00
MARRIOTT EMPLOYEES FCU	Unsecured	0.00	NA	NA	0.00	0.00
METABANK/FINGERHUT	Unsecured	310.00	NA	NA	0.00	0.00
NATIONAL CREDIT SOLUTIONS++	Unsecured	29.00	NA	NA	0.00	0.00
PLANET HOME LENDING LLC	Secured	205,928.00	206,967.97	0.00	17,123.12	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,072.00	1,124.86	1,124.86	137.31	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	356.00	399.60	399.60	48.78	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	433.00	433.85	433.85	52.96	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	707.00	756.17	756.17	92.31	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	559.00	606.28	606.28	74.01	0.00
SANTANDER CONSUMER USA INC D	Secured	11,945.00	11,010.15	0.00	0.00	0.00
SEVENTH AVENUE	Unsecured	175.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	2,665.00	NA	NA	0.00	0.00
TRIDENT ASSET MGMT++	Unsecured	47.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SER	Secured	362.00	444.86	444.86	444.86	0.00
VALLEY CREDIT SERVICE	Unsecured	102.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL BANK++	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$17,123.12	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$444.86	\$444.86	\$0.00
<b>TOTAL SECURED:</b>	<b>\$444.86</b>	<b>\$17,567.98</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$296.83	\$296.83	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$296.83</b>	<b>\$296.83</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,862.25</b>	<b>\$4,680.57</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,884.22</u>	
Disbursements to Creditors	<u>\$22,545.38</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$27,429.60</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.